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Private Pension Coverage and Vesting by Race and Hispanic Descent, 1979

U.S. Department of Health and Human Services
Social Security Administration
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ABSTRACT

PRIVATE PENSION COVERAGE AND VESTING BY RACE AND HISPANIC DESCENT, 1979

This article examines the prevalence of pension coverage and vesting among white, black, and Hispanic private wage and salary workers. Black workers as a group are as likely as white workers to be covered by private pension plans. Racial differences exist, however, within certain subcategories of workers. Hispanic workers generally are less likely to be covered than white workers.

Pension coverage is substantially more prevalent among mature than among young, part-time, or short-tenured workers. Among mature workers coverage rates are higher for whites than they are for blacks and Hispanics but no racial/ethnic differences exist among the young, or less experienced workers. Tentative findings suggest that coverage differences among mature workers may occur because blacks and Hispanics generally are less likely than whites to be on those jobs where pension plans are common.

Among workers participating in pension plans, black and Hispanic workers are less likely than white workers to have earned vested rights to benefits. These vesting differences mainly result from differences in years of plan participation.

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Private Pension Coverage and Vesting by Race and Hispanic Descent, 1979

by
Gayle Thompson Rogers

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NOTE

The frequency with which black workers are covered by private pension plans and have earned vested rights to benefits has received scant attention in the research literature. The private pension status of Hispanic workers has not been studied at all.

This article helps fill this information gap. It examines differences in coverage and vesting under private pension plans in 1979 among white, black, and Hispanic private wage and salary workers age 14 and older. It looks at these differences within demographic and labor-force characteristics and provides a profile of workers protected and not protected by the private pension system. Although there is some attempt to discern the reasons for existing variations in coverage and vesting, the focus is primarily descriptive.

Black workers as a group are as likely as white workers to be covered by private pension plans. Racial differences exist, however, within certain subcategories of workers. Hispanic workers generally are less likely than white workers to be covered although this is not true for all subgroups of the Hispanic population. Differences in the regional distribution of white and Hispanic workers do not fully account for their coverage differences.

Among workers participating in pension plans, black and Hispanic workers are less likely than white workers to have acquired vested rights to benefits. These vesting differences mainly result from the fact that blacks and Hispanics have fewer years of plan participation.

March 1982

Lawrence H. Thompson
Director
Office of Research and Statistics

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INTRODUCTION

The frequency with which black workers are covered by private pension plans and have earned vested rights to benefits has received scant attention in research literature. The private pension status of Hispanic workers has not been studied at all.

To help fill this information gap, this article presents data on the prevalence of coverage and vesting under private pension plans in 1979 among white, black, and Hispanic private wage and salary workers age 14 and older. It examines pension differences within demographic and labor-force characteristics and provides a profile of workers protected and not protected by the private pension system. Although there is some attempt to discern the reasons for existing pension differences between these workers, the focus is primarily descriptive. To fully understand the reasons for these variations, additional research is required.

Hispanic workers are those identified as Mexican (Mexican American, Chicano, Mexicano), Puerto Rican, Cuban, Central or South American (Spanish speaking countries), or other Spanish culture or origin, regardless of race.[1] The distribution of private wage and salary workers by race and Hispanic descent is shown below.

Race and Hispanic descent	Number (in thousands)	Percentage distribution
Total	72,056	100
Non-Hispanic	66,599	93
White	58,770	82
Black	6,532	9
All other races	1,297	2
Hispanic	3,772	5
Mexican	2,461	3
Puerto Rican	354	(1)
Cuban	365	(1)
Central or South American	278	(1)
Other, unspecified Hispanic	313	(1)
Hispanic descent unknown	1,684	2

[1]Less than 1 percent.

Since the samples of black and Hispanic workers are small, the 95-percent confidence intervals about the estimates obtained for these workers are large in many cases. Therefore, the findings presented should be viewed as tentative until confirmed by future research.

[1]Ethnic identity was determined by responses to the following question: "What is the origin or descent of each person in this household?" (Flash card with list of ethnic groups was shown to respondents).

PENSION COVERAGE BY CHARACTERISTICS

Overview and Regional Differences: All Workers

As a group, black workers are as likely as white workers to be covered by private pension plans.[2] Hispanic workers, on the other hand, are less likely than either of the other two groups to be covered.[3] A little over 40 percent of white and black workers compared with 32 percent of Hispanic workers reported coverage.

Coverage differences exist within the Hispanic population. For example, 29 percent of the Mexicans, and 24 percent of the Cubans compared with 50 percent of the Puerto Ricans reported coverage (see tabulation below).

Race	Percent covered
Non-Hispanic	
White	44
Black	41
Hispanic	
All	32
Mexican	29
Puerto Rican	50
Cuban	24
Other	39

Coverage differences within the Hispanic population and between the Hispanic and Non-Hispanic populations may reflect differences in regional distribution and regional variations in the prevalence of private pension plans. Eighty-four percent of the Hispanic workers reside in eight States: Texas, New Mexico, Arizona, Colorado, California, New York, New Jersey, and Florida. (For purposes of this discussion, these States are referred to as "Hispanic" States and all others as "non-Hispanic" States). Only 31 percent of the non-Hispanic workers reside in those same States. Mexican workers are heavily concentrated in the Southwestern States, Puerto Ricans in New York and New Jersey, and Cubans in Florida (see following tabulation).

[2]For a definition of coverage status and coverage rates, see Technical Note.

[3]See the Technical Note for a description of the data base and the variables examined. See appendix tables for detailed information.

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Region	Non-Hispanic		Hispanic				
	White	Black	All	Mexican	Puerto Rican	Cuban	Other
	Percentage distribution						
Total percent	100	100	100	100	100	100	100
Hispanic States	31	32	84	88	70	96	73
Texas, New Mexico, Arizona, Colorado, California	17	11	64	87	7	2	40
New York, New Jersey	11	13	10	1	56	12	22
Florida	3	8	10	[1]	7	82	11
Non-Hispanic States	69	68	16	12	30	4	27

[1]Less than 1 percent

Coverage rates in Florida and the Southwestern States are lower than those in the non-Hispanic States, New York, or New Jersey. The highest coverage rates occur in New York and New Jersey (see tabulation below). Regional differences in population distribution and coverage thus may account for coverage variations between Puerto Rican and other Hispanic workers.[4] The regional differences do not account for coverage variations between all Hispanic and white workers, however. Although no significant coverage differences exist between Hispanic and white workers residing in the non-Hispanic States, substantial differences between the two groups exist among workers residing in Florida and in the Southwestern States. Other factors, such as work experience and labor-force characteristics, may explain the persistent coverage dissimilarities. These other factors are discussed below.

Region	Total	Non-Hispanic		Hispanic
		White	Black	
	Percent covered			
Hispanic States	41	42	43	31
Texas, New Mexico, Arizona, Colorado, California	39	40	40	29
New York, New Jersey	49	48	53	56
Florida	28	30	32	15
Non-Hispanic States	44	44	40	38

[4]For a discussion of differences within the Hispanic population in cultural background and demographic, socio-economic, and labor force characteristics, see: A. J. Jaffee, Ruth M. Cullen, and Thomas D. Boswell, *The Changing Demography of Spanish Americans*, New York: Academic, 1980.

Age, Service, and Annual Work Experience: All Workers

Under regulations mandated by the Employee Retirement Income Security Act (ERISA), an employer who provides a pension plan to specified employees—blue collar workers, for example—must permit all employees in that category to participate in the plan if they meet all of the following criteria: (1) age 25 and older, (2) one or more years of service, and (3) 1,000 or more hours of work per year. Although these criteria apply only to employers providing pension plans, many persons regard them as reasonable standards by which to evaluate how adequately the working population is covered by the private pension system.

The coverage rates of white, black, and Hispanic workers who meet and do not meet these criteria are displayed below. Coverage does not vary by race and Hispanic descent among workers under age 25 or among those age 25 and older who do not meet one or both of the other criteria: It is low for all workers in these age and service categories. It varies substantially, however, among workers who meet all three criteria, referred to in this article as mature workers. Among these workers, whites are covered more frequently than either blacks or Hispanics. The coverage rates are 63, 54, and 45 percent, respectively.

Age, years of service, and hours worked per year	Non-Hispanic		Hispanic	Non-Hispanic		Hispanic
	White	Black		White	Black	
	Percentage distribution			Percent covered		
Total percent	100	100	100	---	---	---
Under age 25	27	23	30	18	22	18
Age 25 and older and--						
Less than 1 year of service and/or less than 1,000 hours of work per year	16	16	18	19	18	17
1 or more years of service and 1,000 or more hours of work per year	57	60	52	63	54	45

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Labor-Force Characteristics: Mature Workers

Earlier analyses of characteristics associated with private pension coverage showed that the probability of coverage varies by industry, occupation, union representation, size of firm, and annual earnings.[5] Coverage is highest among high earners, those covered by a union contract, and those employed in large firms, in professional and managerial occupations, and in manufacturing and transportation, communications, and utilities industries. It is lowest among low earners, those not covered by a union contract, and those employed in small firms, in sales, service, laborer, and farm occupations, and in the retail trade, service, and agricultural industries.

The tabulation below shows the percent of mature white, black, and Hispanic workers who have those characteristics associated with high and low coverage. Mature black and Hispanic workers generally, though not always, are less likely then their white counterparts to possess those labor-force characteristics which have a high probability of coverage. This may thus account for their less frequent participation in pension plans.

Selected labor-force characteristics	Non-Hispanic		Hispanic
	White	Black	
	Percent		
Industry:			
Manufacturing and transportation, communication, and utilities (H)[1]	45	48	51
Retail trade, service and agriculture (L)[2]	34	41	32
Occupation:			
Professional and managerial workers (H)[1]	30	11	13
Sales, nonfarm labor, service and farm occupations (L)[2]	16	42	30
Covered by a union contract (H)[1]	29	32	36
Size of firm:			
500 or more employees (H)[1]	50	48	34
Under 100 employees (L)[2]	38	38	50
Annual earnings:			
$15,000 or more (H)[1]	46	24	25
Less than $10,000 (L)[2]	27	50	48

[1] H = high coverage characteristics.
[2] L = low coverage characteristics.

Coverage differences by race and Hispanic descent persist, however, among mature workers within many, though not all, labor-force categories. The tabulation below displays coverage rates for these workers by race and Hispanic descent within selected high coverage labor-force categories. Among mature workers earning $15,000 or more, there are no differences in coverage rates. About 80 percent of each racial/ethnic group reported coverage. Within the other labor-force categories, however, differences occur. Black and Hispanic workers employed in manufacturing, covered by union contract, or employed in firms with 500 or more employees are less likely to be covered than their white counterparts. Among professional and managerial workers, Hispanic workers are less likely to be covered than whites but there are no differences between blacks and whites.

Selected labor-force characteristics	Non-Hispanic		Hispanic
	White	Black	
	Percent covered		
Manufacturing industry	79	71	50
Professional and managerial workers	65	62	50
Covered by a union contract	86	75	69
In firm with 500 or more employees	85	78	73
Earns $15,000 or more per year	79	80	80

[5] Daniel J. Beller, "Patterns of Worker Coverage by Private Pension Plans," *Social Security Bulletin, July 1981;* Gayle Thompson Rogers, *Pension Coverage and Vesting Among Private Wage and Salary Workers,* Working Paper, Social Security Administration, Office of Policy, Office of Research and Statistics, June 1980.

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VESTED STATUS

Among workers participating in private pension plans, Hispanic workers are less likely to have vested rights to benefits than their white counterparts (see following tabulation).[6] Black participants are also less likely than white participants to have vested benefits but the black/white difference is not as large as the Hispanic/white difference. The Hispanic/white difference is particularly large among older participants. Forty-four percent of Hispanics age 45 and older compared with 66 percent of whites of the same age—a 22-percentage point difference—reported vested benefits.

Age	Non-Hispanic		Hispanic
	White	Black	
	Percent vested		
All ages	49	41	35
25-44	43	37	34
45 and older	66	58	44

Both Hispanic and black participants are less likely than white participants to know if they are vested. Thirty-four percent of Hispanics and 29 percent of blacks compared with 17 percent of whites do not know if they have earned vested benefits. The reason for the difference in knowledge is not clear.

Years of participation in a pension plan is the primary determinant of vested status. The probability of vesting is substantially higher among those with long rather than short service in their plan. Among white plan participants, for example, 28 percent of those with less than 5 years of participation compared with 42 percent of those with 5-9 years and 78 percent of those with 10 or more years report vested benefits (see the tabulation below).

Years of plan participation	Non-Hispanic		Hispanic
	White	Black	
	Percent vested		
Less than 5	28	26	26
5-9	42	44	35
10 or more	78	65	70

The lower probability of vesting among black and Hispanic than among white participants mainly results from their shorter plan participation. The proportions of each group reporting 10 or more years of plan participation are: 37 percent for whites, 29 percent for blacks, and 20 percent for Hispanics. The proportions reporting fewer than 5 years of participation, the category with the lowest probability of vesting, are 41, 45, and 55 percent, respectively.

Among workers with the same years of participation, vesting differences between the racial/ethnic groups largely disappear. The major exception is the existence of a large black/white difference among those with 10 or more years of participation. An earlier analysis of these data suggested that this difference is an artifact of respondent error and may reflect differences in knowledge of vesting.[7]

Summary and Conclusions

Black workers as a group are as likely as white workers to be covered by private pension plans. Racial differences exist, however, within certain subcategories of workers. Hispanic workers generally are less likely than white workers to be covered although this is not true for all subgroups of the Hispanic population. Differences in the regional distribution of white and Hispanic workers do not fully account for their coverage differences.

Pension coverage is substantially more prevalent among mature than among young, part-time, or short-tenured workers. Among mature workers, blacks and Hispanics are less likely to belong to pension plans than their white counterparts but no racial/ethnic differences occur among the young or less experienced workers.

Coverage differences among mature workers may occur because blacks and Hispanics generally are less likely than whites to be in those labor-force categories where the probability of coverage is high. This hypothesis is explored on a tentative basis in this article but must be tested more thoroughly with multivariate techniques and a larger sample before any definitive conclusions can be drawn.

Among workers participating in pension plans, black and Hispanic workers are less likely than white workers to have vested rights to benefits. These vesting differences mainly result from the fact that black and Hispanic workers have fewer years of participation in their plans and thus are less likely to have met the vesting requirements of their plans.

[6]For a definition of vested status and vested rates, see the Technical Note.

[7]Gayle Thompson Rogers, "*Vesting of Private Pension Benefits and Change Since 1972*," *Social Security Bulletin*, July 1981, pp. 12-29.

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TECHNICAL NOTE

The Data Base and Sample

The data are from the 1979 Survey of Pension Plan Coverage which was jointly sponsored by the Social Security Administration and the Department of Labor.[8] This Survey was a supplement to the May 1979 Current Population Survey (CPS). The CPS is a national sample of households in the United States (approximately 56,000 in May 1979) conducted monthly by the Bureau of the Census to provide national estimates of employment, unemployment, and other labor-force characteristics of the civilian, noninstitutionalized population.[9]

The sample for the pension supplement consisted of 31,749 employed persons age 14 and older belonging to 4 of the 8 CPS rotation groups. The data were weighted to correct for sample design and to provide independent estimates of the employed labor force age 14 and older by age, race, and sex. Pension supplement data were estimated for approximately 72,056,000 private wage and salary workers, 15,932,000 government workers, and 8,575,000 self-employed persons.

Definitions of Terms and Variables

Pension plan.—The term "pension plan" refers to employer-financed defined benefit and defined contribution plans designed to provide retirement benefits to employees. Excluded from this definition are Individual Retirement Accounts and annuities purchased by individuals and Keogh accounts purchased by self-employed persons for their own retirement. Keogh accounts provided to the employees of self-employed persons are considered pension plans.

Coverage and vested status.—Coverage status indicates whether or not workers reported active participation in pension plans on their principal jobs in May 1979— that is, whether or not they reported active accrual of credits toward retirement benefits.[10] The "coverage rate" is the proportion of workers who reported active plan participation.

To receive benefits at retirement, plan participants must earn vested rights to them by accruing the number of credits required by their plan or meeting the plans retirement eligibility requirements. The term "vesting" refers to the nonforfeitable rights of workers to receive benefits based on employer contributions—that is, rights to benefits even if they should cease active participation in their plans at any time prior to the normal retirement age specified in their plans.

Vested status, as used in this article, measures whether or not workers who were active plan participants on their 1979 jobs reported vested rights to benefits. The "vested rate" refers to the proportion of plan participants reporting such rights.

Workers who did not know if they were plan participants or had vested benefits are included in the base from which participation and vested rates were calculated. Eight percent of private wage and salary workers did not know if they were covered by a plan. Of those who were covered, 18 percent did not know if they were vested and many claiming 10 or more years of participation in their plans failed to report vested benefits. Under the vesting standards established by ERISA, however, one would expect a 100-percent vested rate for the group with 10 or more years of participation.

Given that some workers were uninformed or misinformed about their pension status, the coverage and vested rates cited here should be understood as the proportion who *reported* coverage and vesting. They probably underestimate the "true" proportion of workers covered by and vested under private pension plans.[11] Nevertheless, on the assumption that the "don't know" responses are distributed among the known categories in about the same proportion for white, black, and Hispanic workers, it is felt that the racial/ethnic differences discussed in this article reflect real differences.

Labor-force characteristics.—All labor-force characteristics refer to the principal job held at the time of the pension survey in May 1979. Annual work experience is measured in terms of the number of hours employees usually worked per year. Those working 1,820 or more hours per year worked an equivalent of 35 hours per week for 52 weeks and are referred to as full-time, full-year workers. Union representation measures whether workers were represented by labor organizations. They may or may not have belonged to the organizations, however. Size of firm is measured in terms of the number of employees at all of a firm's locations. Annual earnings are estimated by multiplying usual weekly earnings times weeks usually worked per year. Years of pension plan participation refers to the number of years of membership in a plan which count toward retirement benefits.

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[8]Other analyses of these data are presented in: Beller, *op. cit.*; Rogers, June 1980 and July 1981 *op. cit.*

[9]A detailed description of the CPS is presented in: U.S. Department of Commerce, Bureau of the Census, *The Current Population Survey: Design and Methodology* (Technical Paper No. 40), 1978.

[10]Some workers were employed in firms providing pension plans but were not active participants in those plans because they had not met the age and service requirements. Approximately 5 percent of all full-time private wage and salary workers were in this situation. Beller *op. cit.*

[11]The rationale behind including "don't know" responses in the measurement of vested status and a comparison of vested rates obtained under alternative measurement procedures are discussed in: Rogers, July 1981, *op. cit.*

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Reliability of Estimates

Since the estimates in this report are based on a sample, they may differ somewhat from the figures that would have been obtained had a complete census been taken using the same schedule, instructions, and enumerators. There are two types of error possible in an estimate based on sample survey—sampling and nonsampling. The standard errors provided in table 24 primarily indicate the magnitude of the sampling error. They also partially measure the effect of some nonsampling errors in response and enumeration, but do not measure any systematic biases in the data. The full extent of the nonsampling error is unknown. Consequently, particular care should be exercised in the interpretation of figures based on a relatively small number of cases or on small differences between estimates.

Nonsampling variability.—Nonsampling errors in surveys can be attributed to many sources, e.g., inability to obtain information about all cases in the sample, definitional difficulties, differences in the interpretation of questions, inability or unwillingness of respondents to provide correct information, inability to recall information, errors made in collection such as in recording or coding the data, errors made in processing the data, errors made in estimating values for missing data, and failure to represent all units within the sample (undercoverage).

Sampling variability.—The standard errors given in table 24 are primarily measures of sampling variability, that is, of the variation that occurred by chance because a sample rather than the entire population was surveyed. The sample estimate and its estimated standard error enable one to construct confidence intervals, ranges that would include the average result of all possible samples with a known probability. For example, if all possible samples were selected, each of these surveyed under essentially the same general conditions and using the same sample design, and an estimate and its estimated standard error were calculated from each sample, then:

1. Approximately 68 percent of the intervals from one standard error below the estimate to one standard error above the estimate would include the average result of all possible samples.

2. Approximately 90 percent of the interval from 1.6 standard errors below the estimate to 1.6 standard errors above the estimate would include the average result of all possible samples.

3. Approximately 95 percent of the intervals from two standard errors below the estimate to two standard errors above the estimate would include the average result of all possible samples.

The average estimate derived from all possible samples is or is not contained in any particular computed interval. However, for a particular sample, one can say with a specified confidence that the average estimate derived from all possible samples is included in the confidence interval.

TABLE 1.—Private pension coverage status by race and Hispanic descent, 1979: Percentage distribution among employed private wage and salary workers

Coverage status	Total[1]	Non-Hispanic			Hispanic				
		White	Black	All other races	All Hispanic	Mexican	Puerto Rican	Cuban	Other Hispanic
Total number (in thousands)	72,056	58,770	6,532	1,297	3,772	2,461	354	365	592
Number reporting (in thousands)	69,311	57,849	6,463	1,263	3,736	2,449	344	365	578
Total percent	100	100	100	100	100	100	100	100	100
Covered	43	44	41	42	32	29	50	24	39
Not covered	49	48	48	48	53	53	40	69	49
Don't know	8	8	11	10	15	15	10	7	12

[1]Includes those for whom race and Hispanic descent is unknown.

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TABLE 2.—Private pension coverage status by race and Hispanic descent and region, 1979: Percentage distribution among employed private wage and salary workers

Coverage status and region	Non-Hispanic		Hispanic
	White	Black	
Southwestern States:[1]			
Total number (in thousands)	10,017	720	2,404
Number reporting (in thousands)	9,866	715	2,386
Total percent	100	100	100
Covered	40	40	29
Not covered	52	49	55
Don't know	8	11	16
New York and New Jersey:			
Total number (in thousands)	6,506	834	390
Number reporting (in thousands)	6,407	818	381
Total percent	100	100	100
Covered	48	53	56
Not covered	43	34	35
Don't know	8	13	9
Florida:			
Total number (in thousands)	1,869	558	390
Number reporting (in thousands)	1,832	553	386
Total percent	100	100	100
Covered	30	32	15
Not covered	62	64	77
Don't know	8	4	8
Other States:			
Total number (in thousands)	40,379	4,420	588
Number reporting (in thousands)	39,745	4,377	582
Total percent	100	100	100
Covered	44	40	38
Not covered	48	49	42
Don't know	8	11	20

[1] Texas, New Mexico, Arizona, Colorado, California

TABLE 3.—Private pension coverage status by race and Hispanic descent by sex, 1979: Percentage distribution among employed private wage and salary workers

Coverage status and sex	Non-Hispanic		Hispanic
	White	Black	
Men:			
Total number (in thousands)	34,677	3,658	2,453
Number reporting (in thousands)	34,016	3,613	2,437
Total percent	100	100	100
Covered	52	48	36
Not covered	42	41	49
Don't know	6	10	15
Women:			
Total number (in thousands)	24,093	2,875	1,318
Number reporting (in thousands)	23,833	2,851	1,299
Total percent	100	100	100
Covered	32	31	24
Not covered	58	58	60
Don't know	10	11	16

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TABLE 4.—Private pension coverage status by race and Hispanic descent by age, 1979: Percentage distribution among employed private wage and salary workers

Coverage status and age	Non-Hispanic		Hispanic
	White	Black	
Under age 25:			
Total number (in thousands)	16,025	1,525	1,141
Number reporting (in thousands)	15,849	1,521	1,116
Total percent	100	100	100
Covered	18	21	18
Not covered	66	60	63
Don't know	16	19	19
Age 25 and older:			
Total number (in thousands)	42,746	5,007	2,631
Number reporting (in thousands)	42,000	4,942	2,620
Total percent	100	100	100
Covered	53	47	38
Not covered	42	45	49
Don't know	5	8	13
Age 25-44:			
Total number (in thousands)	25,613	3,204	1,825
Number reporting (in thousands)	25,260	3,181	1,814
Total percent	100	100	100
Covered	51	48	38
Not covered	43	43	48
Don't know	6	9	14
Age 45 and older:			
Total number (in thousands)	17,133	1,803	806
Number reporting (in thousands)	16,741	1,762	806
Total percent	100	100	100
Covered	56	44	37
Not covered	40	49	50
Don't know	4	7	13

TABLE 5.—Private pension coverage status by race and Hispanic descent by years of service with employer, 1979: Percentage distribution among employed private wage and salary workers

Coverage status and years of service	Non-Hispanic		Hispanic
	White	Black	
Less than 1 year:			
Total number (in thousands)	15,194	1,597	1,190
Number reporting (in thousands)	15,150	1,597	1,186
Total percent	100	100	100
Covered	16	18	14
Not covered	66	61	63
Don't know	18	21	23
1-9 years:			
Total number (in thousands)	28,504	3,258	2,031
Number reporting (in thousands)	28,455	3,255	2,022
Total percent	100	100	100
Covered	42	42	36
Not covered	52	49	52
Don't know	6	9	12
10 or more years:			
Total number (in thousands)	13,886	1,547	498
Number reporting (in thousands)	13,869	1,538	498
Total percent	100	100	100
Covered	77	63	60
Not covered	21	33	33
Don't know	2	4	7

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TABLE 6.—Private pension covered status by race and Hispanic descent by annual work experience, 1979: Percentage distribution among employed private wage and salary workers

Coverage status and annual work experience (hours per year)	Non-Hispanic		Hispanic
	White	Black	
Less than 1,000 hours:			
Total number (in thousands)	6,353	507	271
Number reporting (in thousands)	6,346	503	271
Total percent	100	100	100
Covered	4	7	2
Not covered	81	84	84
Don't know	15	9	14
1,000-1,819 hours:			
Total number (in thousands)	6,631	770	483
Number reporting (in thousands)	6,612	770	482
Total percent	100	100	100
Covered	21	16	14
Not covered	68	70	68
Don't know	11	14	18
1,820 hours or more:			
Total number (in thousands)	43,867	5,020	2,916
Number reporting (in thousands)	43,770	5,011	2,907
Total percent	100	100	100
Covered	54	49	38
Not covered	40	41	47
Don't know	6	10	14

TABLE 7.—Private pension coverage status by race and Hispanic descent by industry, 1979: Percentage distribution among employed private wage and salary workers

Coverage status and industry	All workers			Workers age 25 or older with 1 or more years of service, and 1,000 or more hours per year		
	Non-Hispanic		Hispanic	Non-Hispanic		Hispanic
	White	Black		White	Black	
Manufacturing:						
Total number (in thousands)	16,642	2,120	1,412	11,608	1,455	843
Number reporting (in thousands)	16,497	2,093	1,403	11,600	1,455	839
Total percent	100	100	100	100	100	100
Covered	66	60	40	79	71	50
Not covered	27	29	45	18	23	39
Don't know	7	11	15	3	6	11
Trade:						
Total number (in thousands)	15,133	1,100	880	6,574	549	334
Number reporting (in thousands)	14,943	1,097	872	6,557	549	334
Total percent	100	100	100	100	100	100
Covered	27	30	21	46	47	36
Not covered	62	55	62	50	44	54
Don't know	11	14	17	3	9	10
Service:						
Total number (in thousands)	13,044	1,772	585	6,130	987	274
Number reporting (in thousands)	12,768	1,751	574	6,121	983	274
Total percent	100	100	100	100	100	100
Covered	28	25	25	46	36	39
Not covered	64	66	64	51	58	57
Don't know	8	9	10	3	6	4

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TABLE 7.—Private pension coverage status by race and Hispanic descent by industry, 1979: Percentage distribution among employed private wage and salary workers—*Continued*

Coverage status and industry	All workers			Workers age 25 or older with 1 or more years of service, and 1,000 or more hours per year		
	Non-Hispanic		Hispanic	Non-Hispanic		Hispanic
	White	Black		White	Black	
Transportation, communication, and utilities:						
Total number (in thousands)	4,206	533	181	2,999	372	142
Number reporting (in thousands)	4,144	518	179	2,995	372	142
Total percent	100	100	100	100	100	100
Covered	65	59	67	76	69	(1)
Not covered	31	31	23	22	22	(1)
Don't know	4	10	10	1	9	(1)
Construction:						
Total number (in thousands)	3,786	381	254	1,917	182	81
Number reporting (in thousands)	3,641	376	254	1,917	178	81
Total percent	100	100	100	100	100	100
Covered	39	26	23	54	40	(1)
Not covered	55	62	49	43	52	(1)
Don't know	6	12	28	3	8	(1)
Finance, insurance, and real estate:						
Total number (in thousands)	4,260	344	166	2,577	165	99
Number reporting (in thousands)	4,208	344	162	2,574	165	99
Total percent	100	100	100	100	100	100
Covered	48	41	52	64	63	(1)
Not covered	44	52	30	32	35	(1)
Don't know	8	6	18	4	2	(1)

[1] Not shown, base fewer than 150,000 persons.

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TABLE 8.—Private pension coverage status by race and Hispanic descent by occupation, 1979: Percentage distribution among employed private wage and salary workers

Coverage status and occupation	All workers			Workers age 25 or older with 1 or more years of service, and 1,000 or more hours per year		
	Non-Hispanic		Hispanic	Non-Hispanic		Hispanic
	White	Black		White	Black	
Professional and managerial workers:						
Total number (in thousands)	13,949	637	372	9,645	439	246
Number reporting (in thousands)	13,604	621	368	9,628	439	246
Total percent	100	100	100	100	100	100
Covered	54	53	44	65	62	50
Not covered	42	36	50	33	33	45
Don't know	4	10	6	2	5	5
Sales and clerical workers:						
Total number (in thousands)	15,844	1,163	566	8,226	631	226
Number reporting (in thousands)	15,686	1,159	558	8,217	631	226
Total percent	100	100	100	100	100	100
Covered	38	45	33	58	66	57
Not covered	53	44	48	39	28	38
Don't know	9	11	19	3	6	5
Blue-collar workers:						
Total number (in thousands)	21,383	3,035	2,062	12,464	1,978	1,097
Number reporting (in thousands)	21,126	3,001	2,045	12,440	1,969	1,093
Total percent	100	100	100	100	100	100
Covered	52	48	35	70	60	47
Not covered	40	40	50	26	32	43
Don't know	8	11	15	3	8	10
Service workers:						
Total number (in thousands)	6,938	1,513	566	2,035	722	251
Number reporting (in thousands)	6,797	1,496	558	2,032	722	251
Total percent	100	100	100	100	100	100
Covered	13	21	21	33	32	37
Not covered	73	69	63	62	61	47
Don't know	13	10	16	5	7	16

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TABLE 9.—Private pension coverage status by race and Hispanic descent by union representation, 1979: Percentage distribution among employed private wage and salary workers

Coverage status and union representation	All workers			Workers age 25 or older with 1 or more years of service, and 1,000 or more hours per year		
	Non-Hispanic		Hispanic	Non-Hispanic		Hispanic
	White	Black		White	Black	
Union:						
Total number (in thousands)	12,613	2,107	980	9,188	1,596	671
Number reporting (in thousands)	12,575	2,107	976	9,180	1,596	667
Total percent	100	100	100	100	100	100
Covered	78	69	61	86	75	69
Not covered	17	22	26	12	18	19
Don't know	5	9	13	2	7	11
Nonunion:						
Total number (in thousands)	44,168	4,220	2,595	22,877	2,197	1,184
Number reporting (in thousands)	44,035	4,203	2,588	22,833	2,188	1,184
Total percent	100	100	100	100	100	100
Covered	34	27	22	54	40	32
Not covered	57	62	64	43	54	58
Don't know	9	11	14	3	6	9

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TABLE 10.—Private pension coverage status by race and Hispanic descent by size of firm, 1979. Percentage distribution among employed private wage and salary workers

Coverage status and size of firm (number of employees)	All workers			Workers age 25 or older with 1 or more years of service, and 1,000 or more hours per year		
	Non-Hispanic		Hispanic	Non-Hispanic		Hispanic
	White	Black		White	Black	
Less than 100:						
Total number (in thousands)	22,345	2,026	1,464	10,366	1,004	705
Number reporting (in thousands)	22,280	2,022	1,461	10,347	1,004	705
Total percent	100	100	100	100	100	100
Covered	19	16	14	31	21	22
Not covered	74	76	74	66	73	70
Don't know	7	8	12	3	6	7
100-499:						
Total number (in thousands)	5,702	510	395	3,478	348	220
Number reporting (in thousands)	5,688	510	395	3,496	348	220
Total percent	100	100	100	100	100	100
Covered	50	44	42	67	57	51
Not covered	42	48	48	30	39	42
Don't know	7	7	10	3	4	8
500 or more:						
Total number (in thousands)	19,930	1,863	828	13,766	1,262	470
Number reporting (in thousands)	19,896	1,854	823	13,756	1,257	470
Total percent	100	100	100	100	100	100
Covered	71	65	56	85	78	73
Not covered	24	27	29	13	18	18
Don't know	5	8	14	2	4	9

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TABLE 11.—Private pension coverage status by race and Hispanic descent by annual earnings, 1979: Percentage distribution among employed private wage and salary workers

Coverage status and annual earnings	All workers			Workers age 25 or older with 1 or more years of service, and 1,000 or more hours per year		
	Non-Hispanic		Hispanic	Non-Hispanic		Hispanic
	White	Black		White	Black	
Less than $10,000:						
Total number (in thousands)	23,431	3,585	1,997	8,236	1,843	853
Number reporting (in thousands)	23,390	3,576	1,997	8,224	1,838	853
Total percent	100	100	100	100	100	100
Covered	21	26	18	40	36	28
Not covered	66	62	65	54	56	60
Don't know	12	12	17	6	8	12
$10,000-$14,999:						
Total number (in thousands)	12,560	1,273	830	8,331	979	489
Number reporting (in thousands)	12,529	1,273	820	8,313	979	485
Total percent	100	100	100	100	100	100
Covered	54	58	40	65	67	47
Not covered	40	34	46	32	28	44
Don't know	5	7	14	3	5	9
$15,000 or more:						
Total number (in thousands)	16,956	1,119	544	14,030	918	448
Number reporting (in thousands)	16,920	1,115	544	14,009	914	448
Total percent	100	100	100	100	100	100
Covered	74	76	79	79	80	80
Not covered	23	17	15	19	15	14
Don't know	3	7	6	2	5	6

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TABLE 12.—Private pension vested status by race and Hispanic descent by sex, 1979: Percentage distribution among private wage and salary workers participating in pension plans

Vested status and sex	Non-Hispanic		Hispanic
	White	Black	
Total:			
Total number (in thousands)	25,217	2,630	1,189
Number reporting (in thousands)	24,980	2,609	1,180
Total percent	100	100	100
Vested	49	41	35
Not vested	34	29	31
Don't know	17	29	34
Men:			
Total number (in thousands)	17,608	1,748	880
Number reporting (in thousands)	17,482	1,736	871
Total percent	100	100	100
Vested	52	44	38
Not vested	32	28	31
Don't know	16	28	31
Women:			
Total number (in thousands)	7,609	882	309
Number reporting (in thousands)	7,498	873	309
Total percent	100	100	100
Vested	42	36	27
Not vested	38	31	30
Don't know	20	33	43

TABLE 13.—Private pension vested status by race and Hispanic descent by years of participation in plan, 1979: Percentage distribution among private wage and salary workers participating in pension plans

Vested status and years of participation	Non-Hispanic		Hispanic
	White	Black	
Less than 5 years:			
Total number (in thousands)	9,737	1,096	574
Number reporting (in thousands)	9,732	1,096	574
Total percent	100	100	100
Vested	28	26	26
Not vested	51	41	36
Don't know	21	33	37
5-9 years:			
Total number (in thousands)	5,224	630	266
Number reporting (in thousands)	5,220	630	266
Total percent	100	100	100
Vested	42	44	35
Not vested	42	30	35
Don't know	16	26	29
10 or more years:			
Total number (in thousands)	8,839	725	210
Number reporting (in thousands)	8,825	719	210
Total percent	100	100	100
Vested	78	65	70
Not vested	12	12	13
Don't know	10	23	17

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TABLE 14.—Years of participation in pension plan by race and Hispanic descent, 1979: Percentage distribution among employed private wage and salary workers participating in private pension plans

Years of participation	Non-Hispanic		Hispanic
	White	Black	
Total number (in thousands)	25,217	2,630	1,189
Number reporting (in thousands)	23,800	2,450	1,050
Total percent	100	100	100
1-2	29	32	36
3-4	12	13	19
5-9	22	26	25
10-14	15	15	13
15-29	19	12	6
30 or more	3	2	1
Median years	6.5	5.7	4.5

TABLE 15.—Age by race and Hispanic descent, 1979: Percentage distribution among employed private wage and salary workers

Age	Non-Hispanic		Hispanic
	White	Black	
Total number (in thousands)	58,770	6,532	3,772
Number reporting (in thousands)	58,770	6,532	3,772
Total percent	100	100	100
Under 25	27	23	30
25-44	44	49	48
45 and older	29	28	21

TABLE 16.—Years of service with employer by race and Hispanic descent, 1979: Percentage distribution among employed private wage and salary workers

Years of service	Non-Hispanic		Hispanic
	White	Black	
Total number (in thousands)	58,770	6,532	3,772
Number reporting (in thousands)	57,584	6,403	3,719
Total percent	100	100	100
Less than 1 year	26	25	32
1-4	33	31	36
5-9	16	20	18
10-14	9	11	7
15 or more	15	12	6

TABLE 17.—Annual work experience by race and Hispanic descent, 1979: Percentage distribution among employed private wage and salary workers

Annual work experience (hours per year)	Non-Hispanic		Hispanic
	White	Black	
Total number (in thousands)	58,770	6,532	3,772
Number reporting (in thousands)	56,851	6,297	3,670
Total percent	100	100	100
Less than 1,000	11	8	7
1,000-1,819	12	12	13
1,820 or more	77	80	79

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TABLE 18.—Industry by race and Hispanic descent, 1979: Percentage distribution among employed private wage and salary workers

Industry	All workers			Workers age 25 or older with 1 or more years of service, and 1,000 or more hours per year		
	Non-Hispanic		Hispanic	Non-Hispanic		Hispanic
	White	Black		White	Black	
Total number (in thousands)	58,770	6,532	3,772	32,547	3,854	1,917
Number reporting (in thousands)	58,770	6,532	3,772	32,547	3,854	1,917
Total percent	100	100	100	100	100	100
Manufacturing	29	32	37	36	38	44
Durable goods	18	18	20	22	21	23
Nondurable goods	11	14	17	13	17	21
Trade	25	17	23	20	14	17
Wholesale	5	3	6	6	3	5
Retail	20	14	17	14	12	12
Service	22	27	16	19	26	14
Nonprofessional	9	14	8	6	13	6
Professional	13	13	7	13	13	8
Transportation, communications, and utilities	7	8	5	9	10	7
Construction	6	6	7	6	5	4
Finance, insurance, and real estate	7	5	4	8	4	5
Mining	1	(1)	1	1	(1)	1
Agriculture	2	4	7	1	3	6

[1] Less than 1 percent.

TABLE 19.—Occupation by race and Hispanic descent, 1979: Percentage distribution among employed private wage and salary workers

Occupation	All workers			Workers age 25 or older with 1 or more years of service, and 1,000 or more hours per year		
	Non-Hispanic		Hispanic	Non-Hispanic		Hispanic
	White	Black		White	Black	
Total number (in thousands)	58,770	6,532	3,772	32,547	3,854	1,917
Number reporting (in thousands)	58,770	6,532	3,772	32,547	3,854	1,917
Total percent	100	100	100	100	100	100
White-collar workers	51	28	25	55	28	25
Professional and technical workers	12	6	5	15	6	6
Managerial and administrative workers	11	4	5	15	5	7
Sales workers	8	3	4	7	3	3
Clerical workers	19	15	10	18	14	9
Blue-collar workers	36	46	55	38	51	57
Craftsmen	15	10	13	18	12	17
Operatives	16	26	31	18	31	31
Nonfarm laborers	5	9	10	2	8	9
Service workers	12	23	15	6	19	13
Farm occupations	1	3	5	1	2	5

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TABLE 20.—Union representation by race and Hispanic descent, 1979: Percentage distribution among employed private wage and salary workers

Union representation	All workers			Workers age 25 or older with 1 or more years of service, and 1,000 or more hours per year		
	Non-Hispanic		Hispanic	Non-Hispanic		Hispanic
	White	Black		White	Black	
Total number (in thousands)	58,770	6,532	3,772	32,547	3,854	1,917
Number reporting (in thousands)	56,782	6,327	3,576	32,066	3,793	1,855
Total percent	100	100	100	100	100	100
Union	22	33	27	29	42	36
Nonunion	78	67	73	71	58	64

TABLE 21.—Size of firm by race and Hispanic descent, 1979: Percentage distribution among employed private wage and salary workers

Size of firm (number of employees)	All workers			Workers age 25 or older with 1 or more years of service, and 1,000 or more hours per year		
	Non-Hispanic		Hispanic	Non-Hispanic		Hispanic
	White	Black		White	Black	
Total number (in thousands)	58,770	6,532	3,772	32,547	3,854	1,917
Number reporting (in thousands)	47,977	4,398	2,686	27,610	2,613	1,395
Total percent	100	100	100	100	100	100
Fewer than 100	46	46	54	38	38	50
100-499	12	12	15	12	13	16
500 or more	42	42	31	50	48	34

TABLE 22.—Annual earnings by race and Hispanic descent, 1979: Percentage distribution among employed private wage and salary workers

Annual earnings	All workers			Workers age 25 or older with 1 or more years of service, and 1,000 or more hours per year		
	Non-Hispanic		Hispanic	Non-Hispanic		Hispanic
	White	Black		White	Black	
Total number (in thousands)	58,770	6,532	3,772	32,547	3,854	1,917
Number reporting (in thousands)	52,949	5,978	3,370	30,597	3,740	1,791
Total percent	100	100	100	100	100	100
$1,000-$4,999	17	16	14	5	9	6
$5,000-$9,999	27	43	45	22	41	42
$10,000-$14,999	24	21	25	27	26	27
$15,000-$19,999	16	12	10	22	15	15
$20,000 or more	16	7	6	24	9	10

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TABLE 23.—Pension coverage status and vested status among government employees by race and Hispanic descent, 1979: Percentage distribution

Coverage and vested status	Non-Hispanic		Hispanic
	White	Black	
Coverage status			
Total number (in thousands)	12,559	2,086	662
Number reporting (in thousands)	12,513	2,067	658
Total percent	100	100	100
Covered	78	74	70
Not covered	19	20	23
Don't know	3	6	7
Vested status			
Total number (in thousands)	9,745	1,524	459
Number reporting (in thousands)	9,686	1,507	459
Total percent	100	100	100
Vested	60	58	58
Not vested	26	23	24
Don't know	14	19	18

TABLE 24.—Standard errors of estimated percentages

Base of percentage (in thousands)	Estimated percentage						
	1 or 99	2 or 98	5 or 95	10 or 90	15 or 85	25 or 75	50
75	2.4	3.4	5.3	7.3	8.7	10.5	12.2
100	2.1	2.9	4.6	6.3	7.5	9.1	10.5
250	1.3	1.9	2.9	4.0	4.8	5.8	6.7
500	0.8	1.3	2.1	2.8	3.4	4.1	4.7
1,000	0.7	0.9	1.5	2.0	2.4	2.9	3.3
2,500	0.4	0.6	0.9	1.3	1.5	1.8	2.1
5,000	0.3	0.4	0.6	0.9	1.1	1.3	1.5
7,500	0.2	0.3	0.5	0.7	0.9	1.1	1.2
12,000	0.2	0.3	0.4	0.6	0.7	0.8	1.0
25,000	0.13	0.2	0.3	0.4	0.5	0.6	0.7
50,000	0.09	0.13	0.2	0.3	0.3	0.4	0.5
100,000	0.07	0.09	0.15	0.2	0.2	0.3	0.3

*U.S. GOVERNMENT PRINTING OFFICE: 1982 372-342/8251